

FIGURE 1A

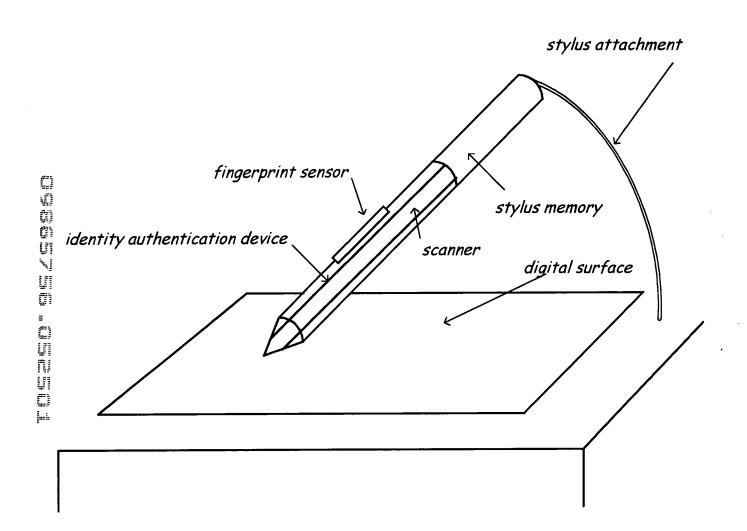


FIGURE 1B

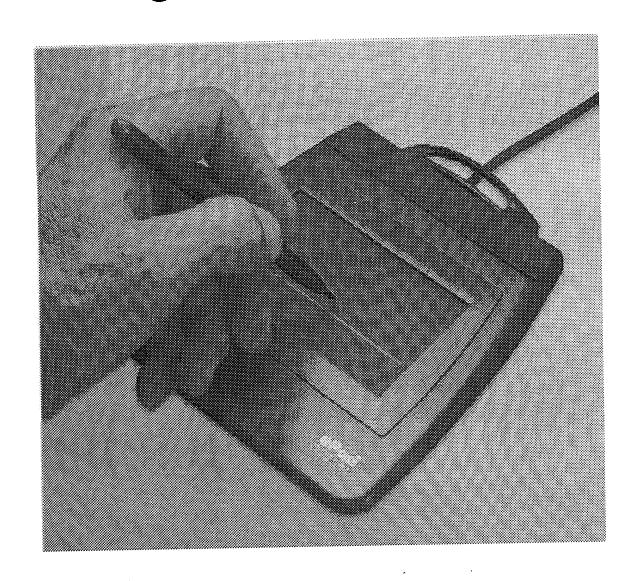
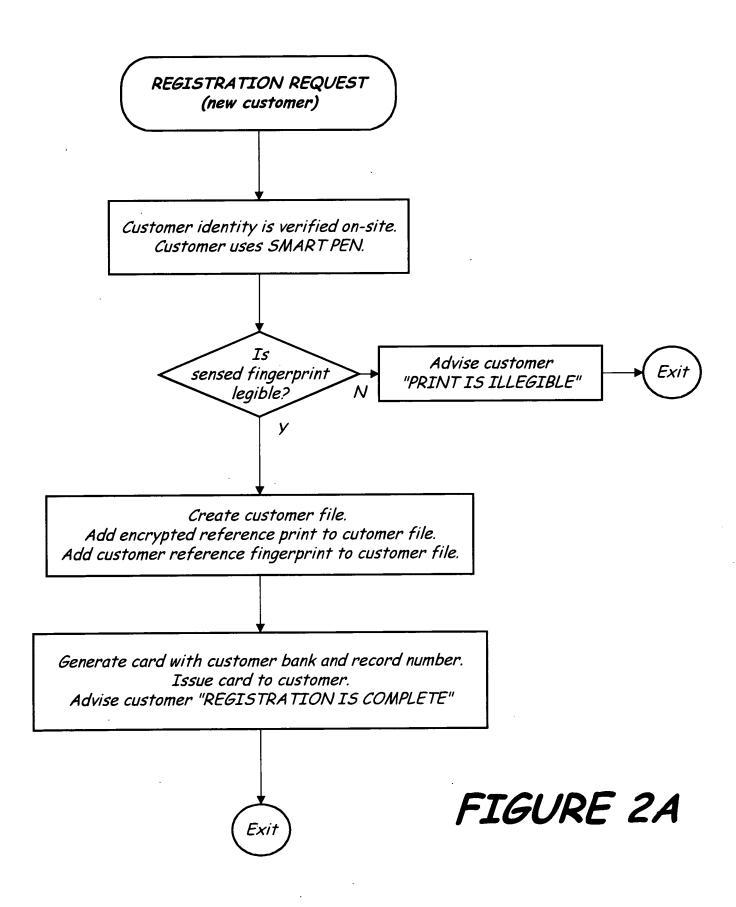
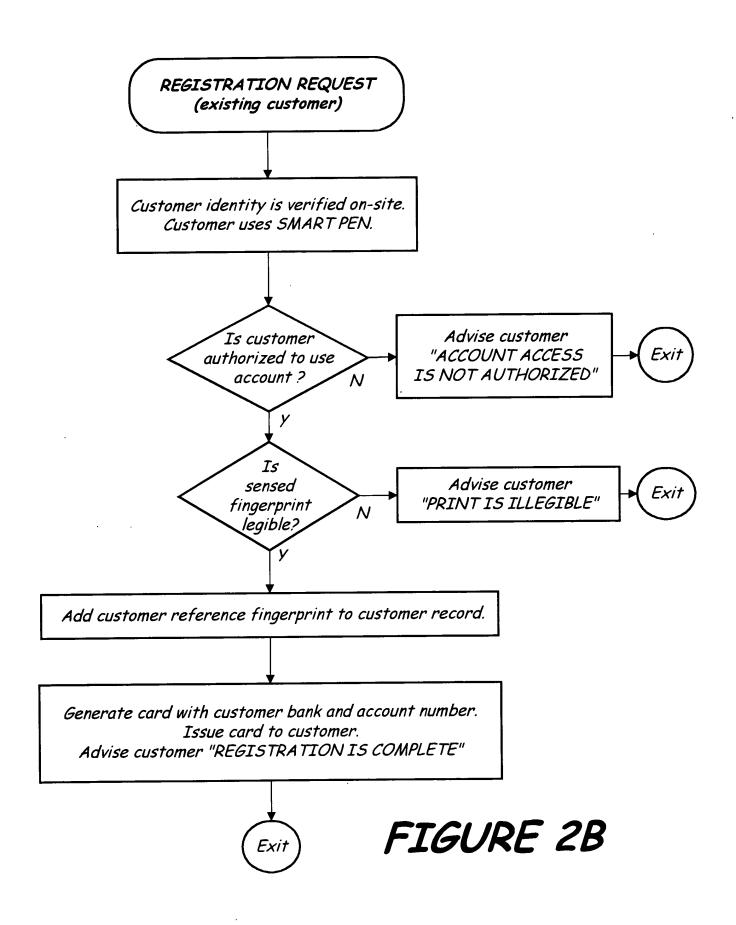
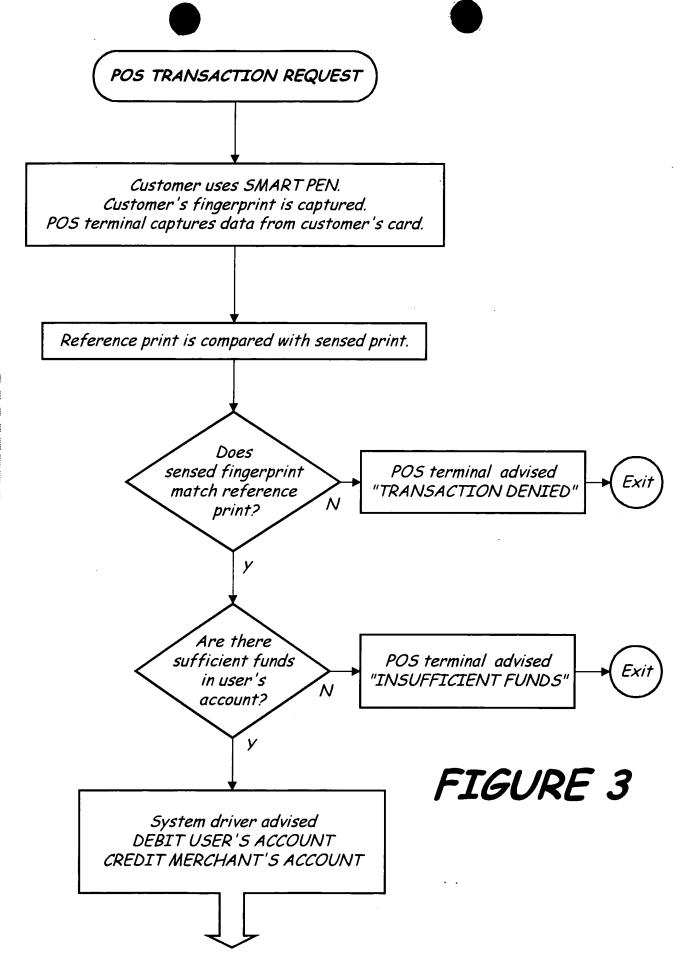
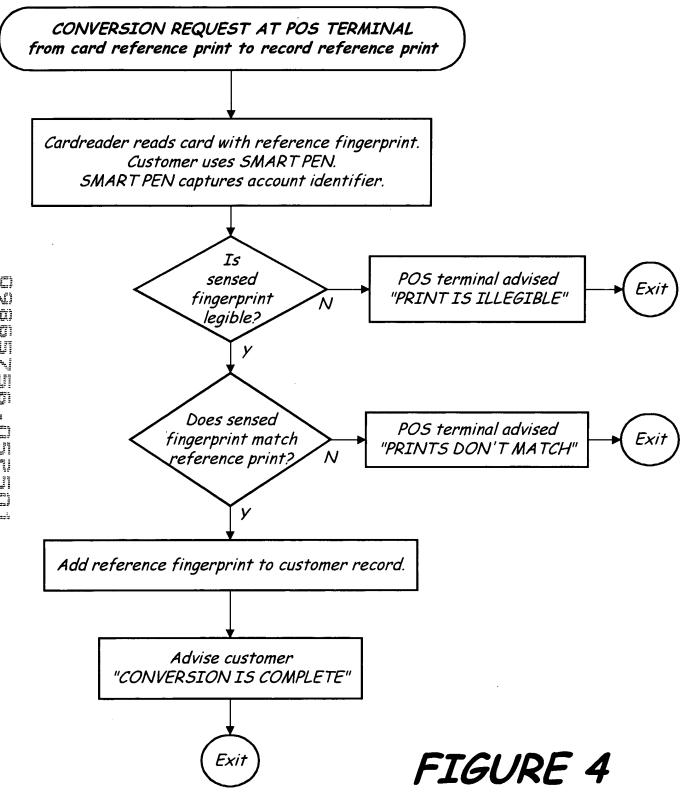


FIGURE 1C
prior art - signature pad









CARD PAN NO.

CUSTOMER'S BANK

CUSTOMER'S ACCOUNT NO.

SMART PEN NO.

CUSTOMER'S ACCOUNT NO.

CUSTOMER'S BANK

REFERENCE PRINT

## FIGURE 5A

CARD MEMORY FOR USE WITH TETHERED PEN

## FIGURE 5B

WIRELESS SMART PEN MEMORY

CARD PAN NO.

CUSTOMER NAME

**ADDRESS** 

PHONE NUMBER

ACCOUNT BALANCE

REFERENCE PRINT

SMART PEN NO.

CUSTOMER NAME

**ADDRESS** 

PHONE NUMBER

ACCOUNT BALANCE

## FIGURE 6A

CUSTOMER RECORD MEMORY FOR USE WITH TETHERED PEN

## FIGURE 6B

CUSTOMER RECORD MEMORY FOR USE WITH WIRELESS SMART PEN

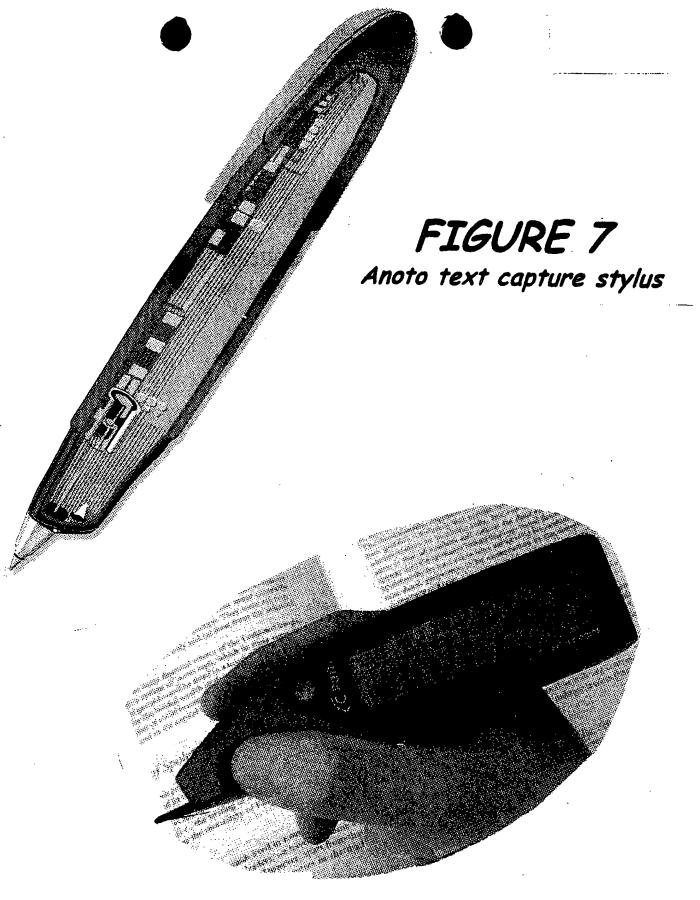


FIGURE 8
C-pen with a scanner